

1 Nov 1802

I called Cunningham into the sweating Room and just read to him what you wrote - poor fellow he did not know what to say - nor did I - I was never intended for exercising Authority - however I told him that if he could not get sureties to bind as the others did, it put his remaining in the office out of question - he said when Mr More's scroll came he would show it to his Friend Jameson but he is so cautious a hand that I don't believe he will subscribe - and I should like better he left us on that Ground as on any misconduct in the office, for he is a good natured sort of Child - I shall expect Mr More's scroll in the Box tomorrow - and if the sureties boggle at past deficiencies I shall tell them that they are not liable for them - but I hope they will not require any letter.

The Star they tell me today is very war like - but I suppose we may depend more upon the enclosed from Henry - In the next Page he adds the following P.S. - "Pray do you know much of the present Character of the house of Stein Smith & Co. - we seem to have nearly done with them" - I shall write him that I leave you to answer this question - I wish that house may be quite tight - Walker Wood's Bank at Manchester I see comes largely on them - and Gentleman from London the other day said that their Bills would not pass at the Bank or with the Bankers - you may return me Henry's Letter by the Box - I am glad to see the Thornton's increase - it is a good Breed - how is it that some of the small Bank of Scotland notes were not sorted - and in one of the Bundles there were Bank of Scotland notes - we have enow of them surely

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 1 November 1802

RB/837/867

Page 1 of 2

1 November 1802

I called Cunningham into the sweating room and just read to him what you wrote. Poor fellow he did not know what to say - nor did I. I was never intended for exercising authority. However I told him that if he could not get sureties to bind as the others did, it put his remaining in the office out of question. He said when Mr More's scroll came he would show it to his Friend Jameson but he is so cautious a hand that I don't believe he will subscribe, and I should like better he left us on that Ground as on any misconduct in the office, for he is a good natured sort of Child. I shall expect Mr More's scroll in the Box tomorrow, and if the sureties boggle at past deficiencies I shall tell them that they are not liable for them. But I hope they will not require any letter.

The Star they tell me today is very war like, but I suppose we may depend more upon the inclosed from Henry. In the next Page he adds the following P.S. -

"Pray do you know much of the present Character etc of the house of Stein Smith & Co. We seem to have nearly done with them." I shall write him that I leave you to answer this question. I wish that house may be quite light. Walter Wood's Bank at Manchester I see draws largely on them, and a Gentleman from London the other day said that their Bills would not pass at the Bank or with the Bankers.

You may return me Henry's Letter by the Box. I am glad to see the Thorntons increasing. It is a good Breed.

How is it that some of the small notes per Mr Glassford were not sorted, and in one of the Bundles there were £100 Bank of Scotland notes. We have enow of them surely.

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 1 November 1802

RB/837/867

Page 2 of 2

RSM

1 November 1801

[pencil annotation in another hand:] H. Thornton

Wm Simpson Esq

P

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).



2 Nov 1802

I see you are for a retrenching Plan - and nothing would be more gratifying to my wishes & feelings - but how to carry such a Plan into Execution I know not - to refuse at once the undoubted Paper of steady Customers would not do - it would shake the best of them and were any of them to be brought down thereby we should be involved in greater difficulties than we are in - any sudden & violent measure such as was taken by the old B-ch I had earnestly deprecate because I am persuaded it would plunge the Bank into greater distress - but if any Plan can be devised for doing the thing gradually and after giving the People 2 or 3 months warning I shall cordially fall in with it - gradually as our Business is extended you will observe that Extension does no more than keep pace with the extended Trade of the Place - that Trade therefore must be reduced or contracted before our operations can with ease be reduced - and this can not in the nature of things be done in a day or a month - If the Directors should resolve on abridging the Business here - the Measure should be taken deliberately - a system should be laid down to be followed out steadily some months hence and Intimation thereof given to all our Customers by a circular Letter - what that system should be is the question we might write to our Cashier & dependants and consult with you here we might write the Holders of those who are of little use to the Bank, that after such a date their Accounts will be shut and no further discounts will be given them - but this would be of little avail for I think there are but few Accounts of that description - There is another description of Customers who are very heavy upon us and if we could get clear of them it would reduce our

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 2 November 1802

RB/837/868

Page 1 of 2

2 November 1802

I see you are for a retrenching plan, and nothing would be more gratifying to my wishes and feelings, but how to carry such a plan into execution I know not. To refuse at once the undoubted paper of steady customers would not do – it would shake the best of them and were any of them to be brought down thereby we should be involved in greater difficulties than we are in. Any sudden and violent measure such as was taken by the old B-ch I would earnestly deprecate because I am persuaded it would plunge the bank into greater distress, but if any plan can be devised for doing the thing gradually and after giving the people 2 or 3 months' warning I shall cordially fall in with it. Greatly as our business is extended you will observe that extension does no more than keep pace with the extended trade of the place. That trade must therefore be reduced or contracted before our operations can with ease be reduced, and this can not in the nature of things be done in a day or a month. If the directors should resolve on abridging the business here, the measure should be taken deliberately. A system should be laid down to be followed out steadily some months hence and intimation thereof given to all our customers by a circular letter. What that system should be is the question. We might look into our cash and deposit accounts and [paper missing] with you here we might write the holders of those who are of little use to the bank that after such a date their account will be shut and no further discounts will be given them, but this would be of little avail for I think there are but few accounts of that description. There is another description of customers who are very heavy upon us and if we could get clear of them it would reduce our

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

advance greatly, but I am afraid it wd at same time reduce  
the profits of the Bank here - These are the great opulent  
West India houses here - Leitch & Smith - John Campbell Sen & Co - the  
Dennistouns - etc - also Messrs Stirling - Todd & Sherbridge - Mr  
Hopkirk's house - most of these are Bank proprietors (which I  
often regret) and wd be highly offended were they not to get  
the accommodations they have been accustomed to - but  
if retrenchment is necessary it must operate chiefly against  
them - and the only way I conceive practicable wd be to write  
a circular letter to them saying that after such a date  
the discounts to them will not exceed £ - suppose £500 a week  
- 1500 - a week - This is all that occurs to me on  
the subject - but you must lay your wise heads together at  
Edinburgh and chalk out the plan which shall follow -  
no doubt we must have 4 regular Tellers - but it takes each  
a time for one to be sufficiently expert at that business - that  
I much doubt if any new one will for months be better than  
Blair

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 2 November 1802

RB/837/868

Page 2 of 2

advance greatly, but I am afraid it would at same time reduce the profits of the bank here. These are the great and opulent West India houses here - Leitch & Smith, John Campbell Sen & Co, the Dennistouns, etc, etc - also Messrs Stirling, Todd & Sherbridge, Mr Hopkirk's house. Most of these are bank proprietors (which I often regret) and would be highly offended were they not to get the accommodations they have been accustomed to. But if retrenchment is necessary it must operate chiefly against them, and the only way I conceive practicable would be to write a circular letter to them saying that after such a date the discounts to them will not exceed £ - suppose £500 a week. This is all that occurs to me on the subject, but you must lay your wise heads together at Edinburgh and chalk out the plan which we shall follow.

No doubt we must have 4 regular Tellers, but it takes such a time for one to be sufficiently expert at that Business, that I much doubt if any new one will for months be better than Blair.

RSM

2 November 1802

Wm Simpson

P

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).



3 Nov 1802

I assure you I never gave Henry the least hint of your Complaints nor did I think of such a thing without your Authority - but if I saw any thing irregular in their Transactions directly with us, I would make no scruple in telling him so - I shall write him some of these days and ask his opinion of the next Loan - The subject of the Exchequer being affected by the Circulation is so deep that I cannot fathom it - but I see no Contradiction in what he says - great Economy in the use of Paper that I suppose is making the same Notes and the same Bills pass thro many hands and answer many purposes - has the same Effect as increasing the Circulation - I think Mr T's Book states this clearly - For all the Notes you sent us there is not a large one in the Chest and I could not answer a demand from Lumsdaine just now - This is owing to our Fast day being tomorrow everybody is drawing out to pay their Bills for two days. But I should think they will soon be back with us - Mr Dale has just been at a meeting of poor Garthland's C<sup>rs</sup> for the Bills on Body & Co - they have resolved that he shall give Archibald Graham a Power to sell the Lands and an obligation to fulfill any sale he may make - a great Number of his Farms were in our Courier yesterday - Garthland seems averse to part with the Land - no wonder - but it must be done - poor man I know nobody more to be pitied - Friend James has just shown me a letter from Mcadam saying that he had engaged Mr Roebuck to be at Muirkirk on Monday - He is most anxious that Young should go with him and writes Young by this post requesting he will go. If you are acquainted with Roebuck he wishes you would say a word to him to be impartial. He's afraid Mcadam may have influence upon him

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 3 November 1802

RB/837/869

Page 1 of 2

3 November 1802

I assure you I never gave Henry the least hint of your Complaints nor would I think of such a thing without your authority. But if I saw any thing irregular in their Transactions directly with us, I would make no scruple in telling him so. I shall write him some of these days and ask his opinion of the next Loan. The subject of the Exchequer being affected by the Circulation is so deep that I cannot fathom it, but I see no Contradiction in what he says. Great Economy in the use of Paper that I suppose is making the same Notes and the same Bills pass thro many hands and answer many purposes has the same Effect as increasing the Circulation. I think Mr T's Book states this clearly.

For all the Notes you sent us there is not a large one in the Chest and I could not answer a demand from Lumsdaine just now. This is owing to our Fast day being tomorrow everybody is drawing out to pay their Bills for two days. But I should think they will soon be back with us. Mr Dale has just been at a meeting of poor Garthland's Creditors for the Bills on Body & Co. They have resolved that he shall give Archibald Graham a Power to sell the Lands and an obligation to fulfil any sale he may make. A great Number of his Farms were in our Courier yesterday. Garthland seems averse to part with the land. No wonder - but it must be done. Poor man I know nobody more to be pitied. Friend James has just shown me a letter from Mcadam saying that he had engaged Mr Roebuck to be at Muirkirk on Monday. He is most anxious that Young should go with him and writes Young by this post requesting he will go. If you are acquainted with Roebuck he wishes you would say a word to him to be impartial. He's afraid Mcadam may have influence upon him.

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

We have had some good days too - I went to the meeting of the assessors last night at 5 and remained till 10 - but it rained very hard as I came home - we had some laughing at rating a lady who keeps a bad house in the Stockwell - she stands as worth £4500 - Gilbert Hamilton our assesser asked me slyly how she appeared to be going on at my last visit and if we might add 500 or £1000 to her - some of them observed it was a good trade and that she made £1000 a year I think we added £500 to her - you see how all trades go on here - I suppose you have not so respectable a house keeper of that kind in Edinburgh -

Rd Mc  
3 Nov 1802

Wm Simpson Esq  
J

I got your Packet per Box - the scroll of the Bond is quite proper and Peterkin approves of it and is to get her executed immediately as will Lumsdain & Ross. But poor Cunningham I doubt will not find sureties. I have sent for Mr Nimmo to make out an affidavit agreeable to James Campbell's letter -

© NatWest Group 2022

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 3 November 1802

RB/837/869

Page 2 of 2

We have had some good days too. I went to the meeting of the assessors last night at 5, and remained till 10, but it rained very hard as I came home. We had some laughing at rating a lady who keeps a bad house in the Stockwell. She stands as worth £4500 - Gilbert Hamilton asked me slyly how she appeared to be going on at my last visit and if we might add 500 or £1000 to her. Some of them observed it was a good trade and that she made £1000 a year I think we added £500 to her. You see how all trades go on here - I suppose you have not so respectable a house keeper of that kind in Edinburgh.

RSM

3 November 1802

Wm Simpson Esq

P

I got your Packet per Box. The scroll of the Bond is quite proper and Peterkin approves of it and is to get his executed immediately as will Lumsdain & Ross. But poor Cunningham I doubt will not find sureties. I have sent for Mr Nimmo to make out an affidavit agreeable to Jamie Campbell's letter.

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).



5 Nov

Two Ps to answer is not common - and I have little time for it -  
by combining 4 days operations into one there is such an uproar  
in the office as is like to ding one doiled -

It is needless for us to write Down & Co about the Porcupine -  
I sent to Auchie & Co and offered to do it - but they said they wd  
write to Lindsay Smith & Co who wd look <sup>better</sup> after it and inform Down.  
Alexander cannot want his money longer - he writes Findlay  
Bannatyne & Co to get the Bill of Lading or the dollars and has  
has drawn upon them as you see for so much of the value so  
do not fail to order Down to deliver that of Lading to them  
on the value of order - poor Cunningham is very humble  
now - he says his Uncle Howison has wd subscribe the Bond  
along with the living obligant in the old Bond - Howison is  
a dashing hand - and sometimes takes a trip to his boat where  
he has a house - he gives there some and will not return  
till Spring - but he is in good enough credit here and  
by his own account has been very successful - he has also a  
piece of land up the Clyde the Trust on which sometimes  
brings him a great deal of money - shall we take him  
as a surety? - Thank you for Mr Bennet and  
Mr Glassford's Intelligence - I am sorry for Mr R's See  
he should take great care of it - for I have known such  
a trifling complaint attended with serious consequences  
why do you expose me by showing all my idle  
assessorship stories - The Lady has no account with us  
and I assure you I have none with her -  
Young cannot or will not go to Muirkirk at  
which friend James is much vexed

© NatWest Group 2022

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 5 November 1802

RB/837/870

Page 1 of 2

5 November 1802

Two Ps to answer is not common, and I have little time for it. By combining 4 days' operations into one, there is such an uproar in the office as is like to ding one doiled.

It is needless for us to write Down & Co about the Porcupine. I sent to Auchie & Co and offered to do it, but they said they would write to Lindsay Smith & Co who would look better after it and inform Down. Alexander cannot want his money longer - he writes Findlay Bannatyne & Co to get the Bill of Lading or the dollars and has has drawn upon them as you see for so much of the value so do not fail to order Down to deliver the Bill of Lading to them on the value if received. Poor Cunningham is very humble now. He says his uncle Howison here will subscribe the Bond along with the living obligant in the old Bond. Howison is a dashing hand, and sometimes takes a trip to Lisbon where he has a house. He goes there soon and will not return till spring, but he is in good enough credit here and by his own account has been very successful. He has also a Piece of Land up the Clyde the Trust on which sometimes brings him a great deal of money. Shall we take him as a surety? Thank you for Mr Bennet and Mr Glassford's Intelligence. I am sorry for Mr R's Toe. He should take great care of it, for I have known such a trifling complaint attended with serious consequences.

Why do you expose me by showing all my idle assessorship stories. The Lady has no account with us and I assure you I have none with her.

Young cannot or will not go to Muirkirk at which friend James is much vexed.

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

231 orders paid to day — have you pd as many? —  
will you get the inclosed for Willie delivered tomorrow forenoon?  
I don't suppose we shall have occasion to write you  
tomorrow

Robt Mc  
5 Nov 1802

Wm Simpson Esq

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 5 November 1802

RB/837/870

Page 2 of 2

231 orders paid to day. Have you paid as many?

Will you get the inclosed for Willie delivered tomorrow forenoon?

I don't suppose we shall have occasion to write you tomorrow.

RSM  
5 November 1802

Wm Simpson Esq  
P

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).



Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 8 November 1802

RB/837/872

Page 1 of 2

8 November 1802

I have read what you wrote to Cunningham. He promises to be a good Bairn so I have desired him to make out the Bond. We have had fine weather to our Preachings, and have had none of the dismal days you mention. It is always so when the wind is in the East when in the West you have the advantage of us.

Gilbert has got the better of us this week – 11m it will help the B—ch to settle with you tomorrow.

Our large notes are very low tonight. I hope a good Quantity will come in tomorrow's Exchange.

8 Nov 1802

I have read what you wrote to Cunningham. He promises to be a good Bairn so I have desired him to make out the Bond — we have had fine weather to our Preachings — and have had none of the dismal days you mention — it is always so when the wind is in the East when in the West you have the advantage of us — Gilbert has got the better of us this week <sup>11m</sup> it will help the B—ch to settle with you tomorrow — our large notes are very low tonight — I hope a good quantity will come in at tomorrow's Exchange

© NatWest Group 2022

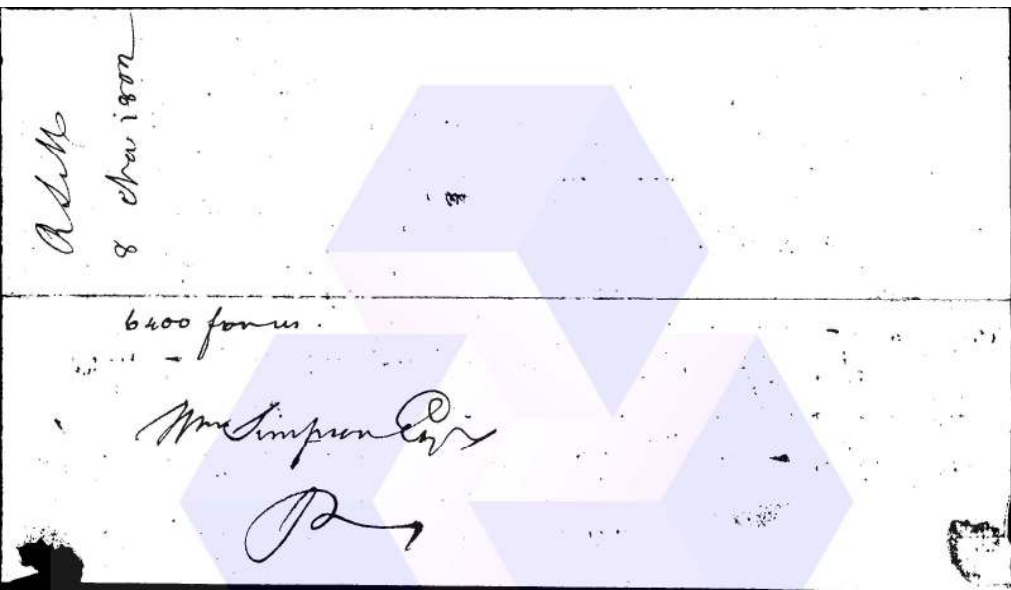
**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

**Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 8 November 1802**

RB/837/872

Page 2 of 2



© NatWest Group 2022

RSM

8 November 1802

6400 for us

Wm Simpson Esq

P

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).



9 Nov 1802

I never like to see a Liverpool Bill but what we take are well received and none are lying over - it is supposed the Manufacturers here have lost not less than 100m by the Liverpool and Lancaster people these last 2 years - I hear that is really a handsome legacy of Miss Keith's and well bestowed - we had a great Pressure upon us last night again - refused 115 good Bills and took 235 - and you see the number of Londoners besides - this is a strange Place - I hear no more of Gilbert's doings than if he did nothing - You see how low our Chest is - but a good sum came in at the Exchange this morning & particularly from the Thistle who had above 15m of our large notes - you see what a Balance they had against us 13m. The Tellers will probably have a surplus of large notes to give me for the Chest - Let me know if the poor Guard Soldier recover of the trapping - James Dennistoun remits me this £50 - to send Jamie Dundas - I think it needless to write him he will probably be at the Bank tomorrow - if not pray send it to him and desire him to acknowledge the receipt to Mr Dennistoun - charming clear weather - what shall we do for Silver - I am terrified to look forward to Friday when we have been in use to divide 2 or £300 among our customers.

© NatWest Group 2022

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 9 November 1802

RB/837/873

Page 1 of 2

9 November 1802

I never like to see a Liverpool Bill but what we take are well received and none are lying over. It is supposed the manufacturers here have lost not less than 100m by the Liverpool and Lancaster people these last 2 years.

That is really a handsome legacy of Miss Keith's and well bestowed. We had a great Pressure upon us last night again - refused 115 good Bills and took 235. And you see the number of Londoners besides. This is a strange Place. I hear no more of Gilbert's doings than if he did nothing.

You see how low our Chest is, but a good sum came in at the Exchange this morning & particularly from the Thistle who had above 15m of our large notes. You see what a Balance they had against us 13m. The Tellers will probably have a surplus of large notes to give me for the Chest. Let me know if the poor Guard Soldier recover of the trapping.

James Dennistoun remits me this £50 to send Jamie Dundas. I think it needless to write him he will probably be at the Bank tomorrow - if not pray send it to him and desire him to acknowledge the receipt to Mr Dennistoun. Charming clear weather. What shall we do for Silver. I am terrified to look forward to Friday when we have been in use to divide 2 or £300 among our customers.

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 9 November 1802

RB/837/873

Page 2 of 2

RSM

9 November 1802

Wm Simpson Esq

P

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).



10 Nov 1802

That Bradbury is the same chap who denied so stoutly his Bill being protested before - he is a connection of McAlpine's house of DeBrauer & Co who sell by Auction as Whitefield & Co do and Bradbury who is a near Connection of Williams Son & Co Bankers accepts for DeBrauer & Co - I know not how we shall do with him - for I see some of our best Manufacturers consign to them and say they find their account in doing so - If he would once let a Bill be returned we should have no scruple in refusing the drafts of the best of them upon him - I think it is likely that will be soon - Surely our large Notes must be sent to

Edin by the Coaches - for notwithstanding all that came in at the Exchange yesterday, our Tellers had none to give me up for the Chest, and their hands are so empty to day that it will only be by borrowing from one another that they can expect to get thro' till Friday's Exchange. I beg therefore if you hear of any opportunity you will send us a large supply -

our Tellers complain so much of the Inconvenience they are put to by our mode of exchanging with Gilbert Hamilton & Son that I must really beg you will settle some new arrangement of that Business with Mr Forrester - by our present mode it is often between 3 & 4 o'clock on Monday afternoon before we get the last which is generally a large Parcel of our notes from Mr's Hamilton - this prevents the Teller closing his Cash Book and giving it in to the Accomptants in time for bringing forward the general Cash Book and striking the Balances - not your know I receive up from the Tellers on that afternoon - and this delay disconcerts me much by preventing me from attending in proper time to the discounting the Bills in the Evening - what we wish is either that the Bank of Scotland would exchange with us as the other Banks do on Tuesday mornings and then all their notes would be made up by our Tellers in proper time on Monday - or if this would

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 10 November 1802

RB/837/874

Page 1 of 2

10 November 1802

That Bradbury is the same chap who denied so stoutly his Bill being protested before. He is a connection of McAlpine's house of DeBrauer & Co who sell by Auction as Whitefield & Co do and Bradbury who is a near Connection of Williams Son & Co Bankers accepts for DeBrauer & Co. I know not how we shall do with him, for I see some of our best Manufacturers consign to them and say they find their account in doing so. If he would once let a Bill be returned we should have no scruple in refusing the drafts of the best of them upon him. I think it is likely that will be soon.

Surely our large notes must be sent to Edinburgh by the coaches, for notwithstanding all that came in at the Exchange yesterday, our Tellers had none to give me up for the Chest, and their hands are so empty to day that it will only be by borrowing from one another that they can expect to get thro' till Friday's Exchange. I beg therefore if you hear of any opportunity you will send us a large supply.

Our Tellers complain so much of the Inconvenience they are put to by our mode of exchanging with Gilbert Hamilton & Son that I must really beg you will settle some new arrangement of that Business with Mr Forrester. By our present mode it is often between 3 & 4 o'clock on Monday afternoons before we get the last which is generally a large Parcel of our notes from Messrs Hamilton. This prevents the Teller closing his Cash Book and giving it in to the accomptants in time for bringing forward the general Cash Book and striking the Balances which you know I receive up from the Tellers on that afternoon, and this delay disconcerts me much by preventing me from attending in proper time to the discounting the Bills in the Evening. What we wish is either that the Bank of Scotland would exchange with us as the other Banks do on Tuesday mornings and then all their notes would be made up by our Tellers in proper Time on Monday, or if this would

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

not suit, it would be equally agreeable to us, if Messrs Hamilton & Son would exchange with us early on Monday forenoons for all the notes which had come in to us respectively in the week preceding - leaving the notes which come in to us both on Monday to be included in the following week's settlement - This would make all easy - and surely the delay in exchanging the notes of one day could not operate much to the advantage or prejudice of either Party I can hardly think Mr Forrester will object to this - Mr Peterkin has been proposing this arrangement to Archie Hamilton but he says he can do nothing without authority from Edinburgh, that he is obliged to send a state of all the different notes in his hands on Mondays and that there must be no Royal Bank notes among them which obliges him to send us all he has after Bank hours on Mondays.

3 pair empty saddlebags forwarded with the 10/10/1802

Wm Simpson Esq

J

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 10 November 1802

RB/837/874  
Page 2 of 2

not suit, it would be equally agreeable to us, if Messrs Hamilton & Son would exchange with us early on Monday forenoons for all the notes which had come in to us respectively in the week preceding, leaving the notes which come in to us both on Monday to be included in the following week's settlement. This would make all easy, and surely the delay in exchanging the notes of one day could not operate much to the advantage or prejudice of either Party. I can hardly think Mr Forrester will object to this.

Mr Peterkin has been proposing this arrangement to Archie Hamilton but he says he can do nothing without authority from Edinburgh, that he is obliged to send a state of all the different notes in his hands on Mondays and that there must be no Royal Bank notes among them which obliges him to send us all he has after Bank hours on Mondays.

RSM  
10 November 1802

3 pair empty saddlebags were sent with the Box this morning.

Wm Simpson Esq  
P

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).



11 Nov 1802

Indeed I wish this scarcity of silver may not produce some mischief - poor Lumsdain who is a good quiet lad will have sad work of it tomorrow to please the Manufacturers with about £100 - when they require at least £300 -  
Mr John Stirling's Factor John Cross will call on you tomorrow for £2600 - and as he returns on Saturday - if no other opportunity offers you may perhaps send the saddlebags by him - I don't much like trusting Democrats - but I should think they would be safe with him -  
Sorry I am that worthy Mrs R - should be so much indisposed - and that Toe gives me almost as much pain as it does its owner - I wish you could get him to let his surgeon look after it - and give it rest - let me know how both are -  
A rich body here James Hamilton who bought the Estate of Logan for 12m odds from the late graceless Laird, lost contract of it and sold it again to a Mr Allason by a misapprehension of fact - he repealed this bargain and will not fulfil it - so they are before the Court of Session - on the 21st of the price being due this day was offered in our large Notes under protest - and being refused was lodged with us £8333.6.8 on a 4 per cent deposit Receipt - it does not increase our deposit assets however as the whole was drawn out of Hunters & Co's deposit account - I suppose it will be a good time before the Court in their way of going to work settle the matter -  
Tell Jamie Buchan if he does not accept Barachnie's Bill we shall have done with him - he has been a great plague to us both -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 11 November 1802

RB/837/876

Page 1 of 2

11 November 1802

Indeed I wish this scarcity of silver may not produce some mischief. Poor Lumsdain who is a good quiet lad will have sad work of it tomorrow to please the Manufacturers with about £100 when they require at least £300.

Andrew Stirling's factor John Cross will call on you tomorrow for £2600 and as he returns on Saturday, if no other opportunity offers you may perhaps send the saddlebags by him. I don't much like trusting Democrats, but I should think they would be safe with him.

Sorry I am that worthy Mrs R should be so much indisposed, and that Toe gives me almost as much pain as it does its owner. I wish you could get him to let his surgeon look after it, and give it rest. Let me know how both are.

A rich body here James Hamilton who bought the Estate Of Logan for 12m odds from the late graceless Laird, lost contract of it and sold it again to a Mr Allason by a misapprehension of fact. He repealed this bargain and will not fulfil it, so they are before the Court of Session. In the meantime 2/3rds of the price being due this day was offered in our large Notes under protest, and being refused was lodged with us £8333.6.8 on a 4 per cent deposit Receipt. It does not increase our deposit accounts however as the whole was drawn out of Hunters & Co's deposit account. I suppose it will be a good time before the Court in their way of going to work settle the matter.

Tell Jamie Buchan if he does not accept Barachnie's Bill we shall have done with him. He has been a great Plague to us both.

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 11 November 1802

RB/837/876

Page 2 of 2

RSM

11 November 1802

Wm Simpson Esq

P

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 12 November 1802

RB/837/877

Page 1 of 2

12 November 1802

Stirling with his Bags has come in most opportunely. I gave out the last M of 20/ notes this forenoon, and we had no large. I shall call tomorrow for the Canal dividends subscribe the Book and get the money on Monday. I am glad you and Mr Forrester were so amicable. I shall call tomorrow on Archie Hamilton and hope to settle the matter by making the Exchange on Monday mornings. There is no danger of the discount day being altered. Robert Stewart told me so positively that all the Partners were the same in both houses, that I think shame to ask any document of it. I am sure he would not tell me a downright lie.

12 Nov 1802

Stirling with his Bags has come in most opportunely - I gave out the last M of 20/ notes this forenoon - and we had no large - I shall call tomorrow for the Canal dividends subscribe the Book - and get the money on Monday - I am glad you and Mr Forrester were so amicable - I shall call tomorrow on Archie Hamilton and hope to settle the matter by making the Exchange on Monday mornings - There is no danger of the discount day being altered - Robert Stewart told me so positively that all the Partners were the same in both houses - that I think shame to ask any document of it - I am sure he would not tell me a downright lie

© NatWest Group 2022

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

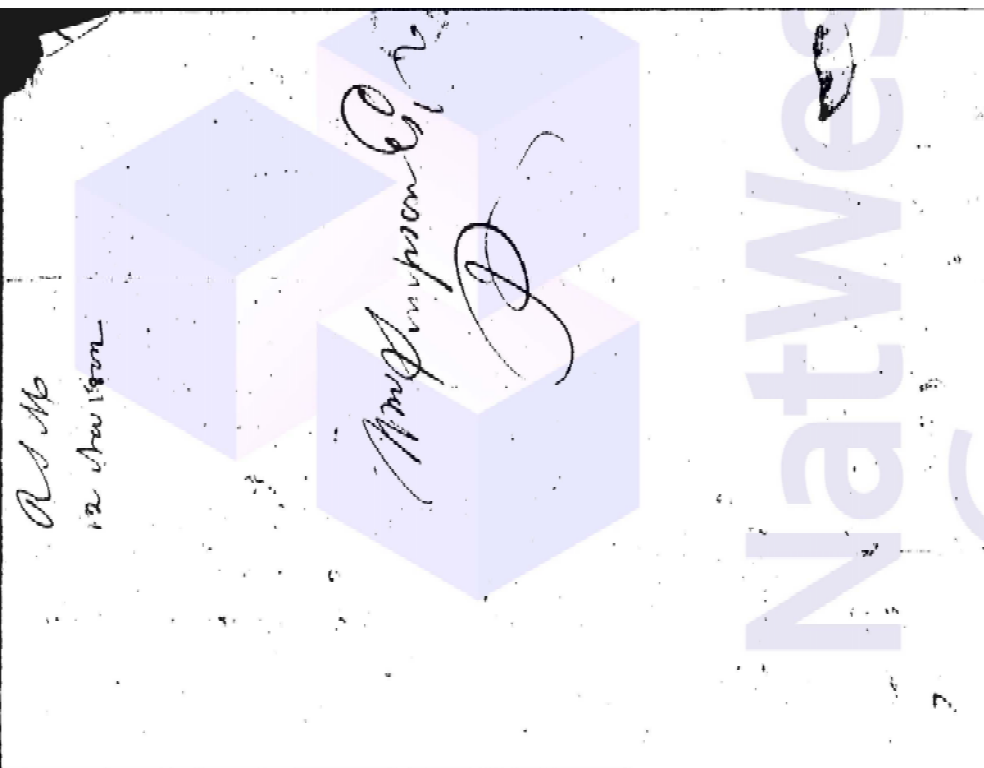
Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).



**Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 12 November 1802**

RB/837/877

Page 2 of 2



© NatWest Group 2022

RSM

12 November 1802

Wm Simpson Esq

P

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

13 Nov 1802

A good story your sending for notes to us - that would make us the Root  
and you the Branch - no no - as you can make notes when you want  
them which we cannot do - you shall get none from us -  
Stirling is a good smart Boy - he set off for Stirling this morning  
as to my Concern with the Parliament house I feel quite  
easy - I have sent Sandy Duncan already all the charge which  
I expect can come upon me - and shall leave the Lawyers to  
divert themselves with the plea as long as they please - being  
quite unconcerned as to the Result -  
You see I have been at Walter Logan for the dividends  
he had me inform you that he has orders from an English  
Proprietor to sell 20 shares Canal Stock at £250 -  
and that he thinks it a great Bargain - as by the Article  
of Timber alone he expects their Revenue will be raised  
3000 next year - so if you or any of your Friends want stock  
you know where to get it - I have also been with  
Archib. Remellan and we at once settled to make  
the Exchange at 10 o'clock on Monday morning for  
the whole of our respective collections for the preceding  
week - so I hope to hear no more of Peterkin's growling  
on that account - we are like to have an early  
winter - it has been hard frost here these 8 or 10  
Days past - I am afraid many of the Potatoes will  
in the Fields will be destroyed

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 13 November 1802

RB/837/878

Page 1 of 2

13 November 1802

A good story your sending for notes to us - that would make us the Root and you the Branch - no no - as you can make notes when you want them which we cannot do, you shall get none from us.

Stirling is a good smart Boy. He set off for Stirling this morning. As to my Concern with the Parliament house I feel quite easy. I have sent Sandy Duncan already all the charge which I expect can come upon me, and shall leave the Lawyers to divert themselves with the plea as long as they please, being quite unconcerned as to the Result.

You see I have been at Walter Logan for the dividends. He had me inform you that he has orders from an English Proprietor to sell 20 shares Canal Stock at £250 and that he thinks it a great Bargain, as by the article of Timber alone he expects their Revenue will be raised 3m next year, so if you or any of your Friends want Stock you know where to get it. I have also been with Archie Hamilton and we at once settled it to make the Exchange at 10 o'clock on Monday mornings for the whole of our respective collections for the preceding week, so I hope to hear no more of Peterkin's growling on that account. We are like to have an early winter - it has been hard frost here these 8 or 10 days past. I am afraid many of the Potatoes in the Fields will be destroyed.

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 13 November 1802

RB/837/878

Page 2 of 2

RSM

13 November 1802

Wm Simpson Esq

P

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).



15 Nov 1802

Indeed our notes of all kinds fly off like peelings of Onions  
surely some advantage should result from these Emissions - but  
the Rise in the price of our Bank Stock goes on slowly - I hope  
it is slow & sure - if it does not soon come to 200 our  
Proprietors here will lose all patience - I am always sorry  
they meddled with it - Bank Stock should only be in the hands  
of moneyed People who are satisfied when they get Interest  
a Glasgow Trader looks for something better

The Star it seems is very warlike a day - speaks  
of blocking up Toulon &c. If this is the case, Stocks  
will still fall more - but I cannot think it possible  
we are to have War again -

I rejoice to find that good Mrs R - is so much better  
and she is glad to have the same accounts of her husband's  
Toe - a large Estate 8 miles from Glasgow  
has been advertised lately in our Courier - nobody knows  
where it was - I now find it is Cairnbrae - and it  
is owned by a good Judge that it is one of the best  
Properties in the Country - excellent Land and a great  
quantity of it - if you know of any Noble or wealthy  
at a bargain you may send him there - the Proprietor  
I hear is going to live in Ireland - he talks of  
30m for Cairnbrae - We managed our Exchange  
with Gilbert very easily this morning by which I hope  
to get matters sooner settled in the afternoon  
Sir Jamie says he has 92 shares of the old Bank  
and that he supposes he must now go there

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 15 November 1802

RB/837/880

Page 1 of 2

15 November 1802

Indeed our notes of all kinds fly off like peelings of onions. Surely some advantage should result from these emissions, but the rise in the price of our bank stock goes on slowly. I hope it is slow and sure - if it does not soon come to 200 our Proprietors here will lose all patience. I am always sorry they meddled with it. Bank stock should only be in the hands of moneyed people who are satisfied when they get Interest. A Glasgow Trader looks for something better.

The Star it seems is very warlike to day - speaks of blocking up Toulon etc. If this is the case, stocks will still fall more. But I cannot think it possible we are to have war again.

I rejoice to find that good Mrs R is so much better and should be glad to have the same accounts of her husband's Toe. A large Estate 8 miles from Glasgow has been advertised lately in our Courier. Nobody knew whose it was. I now find it is Cairnbrae, and I am assured by a good Judge that it is one of the best Properties in the Country - excellent Land and a great quantity of it, so if you know of any Nabob wanting a Bargain you may send him there. The Proprietor I hear is going to Live in Ireland. He talks of 30m for Cairnbrae. We managed our Exchange with Gilbert very easily this morning by which I hope to get matters sooner settled in the afternoon.

Sir Jamie says he has 92 shares of the old Bank and that he suppose he must now go there

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 15 November 1802

RB/837/880

Page 2 of 2

RSM

15 November 1802

[pencil annotation in another hand:] Bank Stock &  
Glasgow Traders

Wm Simpson Esq

P

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

16 Nov 1802

You see by the inclosed that the Chest is now in great Force  
It will not continue long so by the way we are going on  
I have already given out 10m to Lumsdain - and Auchie  
& Co are so pinched by the want of their Dollars that I have  
been obliged to give them another thousand upon the £3900  
Bill on London due 16 Oct next which they lodged with us - I  
hope we shall now have it repaid from the Dollars in a  
few days - That Bill they want much to have melted and  
say they could well afford 1/2 per cent Commission for the money - I  
told them the Bank never took Com<sup>n</sup> as it is a good Bill  
if you know of any Jew that will be tempted by the 1/2 per cent  
you may let me know - you see our small notes  
are not very abundant so you may keep sending us  
10m of them by every Box - I cannot conceive where  
these small notes go, for surely nobody thinks it worth  
while to send them into Edin -

I am glad to see such favourable Accts from the  
Mearns - my greatest Fear respecting last Crop was  
that it would yield ill - Mr Dale tells me he sent 8  
Bolls to the Mill and after paying mill dues he has  
7 Bolls & 11 Pecks good meal returned - this is very well

We had as heavy demands on us for dis<sup>ts</sup> last night  
as ever and a terrible splatter this forenoon -  
I see 45m Glasgow Bills and 50m London Bills were  
done last week - so that it does not appear Gilbert  
is drawing off any thing for us -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 16 November 1802

RB/837/882

Page 1 of 2

16 November 1802

You see by the inclosed that the Chest is now in great Force. It will not continue long so by the way you are going on. I have already given out 10m to Lumsdain, and Auchie & Co are so pinched by the want of their Dollars that I have been obliged to give them another thousand upon the £3900 Bill on London due 16 October next which they lodged with us. I hope we shall now have it repaid from the Dollars in a few days. That Bill they want much to have melted and say they could well afford 1/2 per cent commission for the money. I told them the Bank never took Commission as it is a good Bill. If you know of any Jew that would be tempted by the 1/2 per cent you may let me know. You see our small notes are not very abundant so you may keep sending us 1m of them by every Box. I cannot conceive where these small notes go, for surely nobody thinks it worth while to send them into Edinburgh.

I am glad to see such favourable accounts from the Mearns. My greatest Fear respecting last Crop was that it would yield ill. Mr Dale tells me he sent 8 Bolls to the Mill and after paying mill dues he has 7 Bolls & 11 Pecks good meal returned. This is very well.

We had as heavy demands on us for discounts last night as ever and a terrible splatter this forenoon.

I see 45m Glasgow Bills and 50m London Bills were done last week, so that it does not appear Gilbert is drawing off any thing for us.

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).



Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 16 November 1802

RB/837/882

Page 2 of 2

RSM

16 November 1802

Wm Simpson Esq

P

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

17 Nov 1802

So I got the better of you at yesterday's Exchange - but it seems I am still in your debt - and long to be -  
I wish we may not get a C Tickler from the whispering gallery for doing too much yesterday - no less than 47m but it could not be helped - I have given out of the Chest since yesterday morning 30m large and 1m small notes - I should not think Cairnbrae in point of soil and situation a desirable Freehold but it was an intelligent Farmer who gave me so favourable an opinion of it -

It will be very lucky if Couatts gets the weekly supply of silver - there seems to have more come in to us than did some weeks ago otherwise we could never have gone on - we get a good sum weekly from the Posthouse - I have heard that some of our Banks here get silver from Newcastle might you not try that market - My a letter from Bob I find you are very kind to him - this man's house of his seems to be doing well - Robertson's active exertions, to support a Family, has great effect in making the wheel go round much more briskly than it did formerly -

This business of receiving money to be paid in Edinburgh goes on at such a rate that I know not but we should check it - at least confine the privilege to real good Customers - Does James Ferrier for the Duke of Argyll keep his accounts with you?

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 17 November 1802, enclosing a note summarising the cash of the Glasgow agency as at 16 November 1802

RB/837/883

Page 1 of 4

17 November 1802

So I got the better of you at yesterday's Exchange, but it seems I am still in your debt, and long to be it so.

I wish we may not get a C Tickler from the whispering gallery for doing too much yesterday - no less than 47m but it could not be helped. I have given out of the Chest since yesterday morning 30m large and 1m small notes. I should not think Cairnbrae in point of soil and situation a desirable Freehold but it was an Intelligent Farmer who gave me so favourable an opinion of it.

It will be very lucky if Couatts gets the weekly supply of silver. There seems to have more come in to us than did some weeks ago otherwise we could never have gone on. We get a good sum weekly from the Posthouse. I have heard that some of our Banks here get silver from Newcastle - might you not try that market. By a letter from Bob I find you are very kind to him. This new house of his seems to be doing well. Robertson's active Exertions, to support a Family, has great Effect in making the wheel go round much more briskly than it did formerly.

This Business of receiving money to be paid in Edinburgh goes on at such a rate that I know not lest we should check it - at least confine the privilege to real good customers.

Does James Ferrier for the Duke of Argyll keep his accounts with you?

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 17 November 1802, enclosing a note summarising the cash of the Glasgow agency as at 16 November 1802

RB/837/883

Page 2 of 4

RSM

17 November 1802

Wm Simpson Esq

P

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).



Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 17 November 1802, enclosing a note summarising the cash of the Glasgow agency as at 16 November 1802

RB/837/883

Page 3 of 4

Chest Balance 16 Nov 1802

Given Tellers per Book £67692.9.2

Large notes	50000
20/ ditto	2000
21/ ditto	2100
English ditto	200
Gold	600
Silver	200
Incidents	100
Note	1522.16.6
	<u>£124415.5.8</u>

Mr Cunningham has met with an accident by a deep cut in his hand which will disable him for some days so no money is given out to him

© NatWest Group 2022

Chest Balance 16 November 1802

Given Tellers per Book	£67692.9.2
large notes	50000
20/ ditto	2000
21/ ditto	2100
English ditto	200
Gold	600
Silver	200
Incidents	100
Note	<u>1522.16.6</u>
	£124415.5.8

NB Cunningham has met with an accident by a deep cut in his hand which will disable him for some days so no money is given out to him.

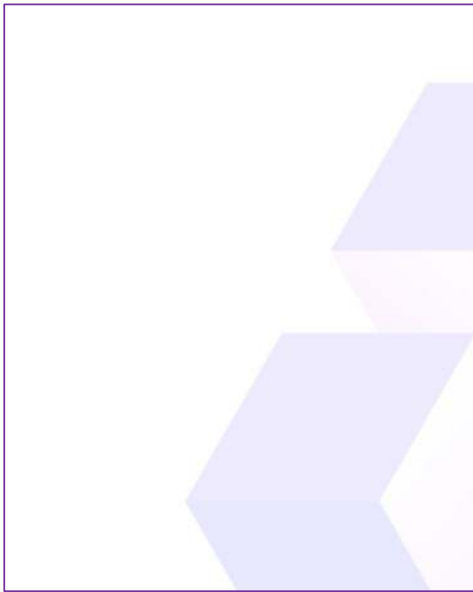
**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

**Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 17 November 1802, enclosing a note summarising the cash of the Glasgow agency as at 16 November 1802**

RB/837/883

Page 4 of 4



[blank page]

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

18 Nov 1802

I am sorry to see our Bank Stock so low as 176 - I thought the price had been fixed at 180 - and that you had not let it go lower - you would see there was a £2900 Balance against us with Gilbert on Monday Cunningham has taken his Station again to day and I have given him 15m out of the Chest so it is not now very strong - I forgot to say in my last that Willie may probably call on you for £50 - on my acct and please pay and debit S.M.P. - I am almost every day getting orders for the wine Merchants - their Wine seems to give great Satisfaction - some of the People tell me they never tasted any thing like it here this is very pleasing to me - for the ground I wish them to stand upon is having a superior article - no matter how little profit - that will always tell in the end - The Elder is a good Customer - not for his own drinking however - your Dining room Table is in great forwardness - it will divert you when you see it - The Baillie says he will be prosecuted for Forgery - there are some Royal Bank notes lying upon it - what Fortunes are making just now by Cattle & Sheep particularly the latter our Friend Robert Hope at Leadhills I hear had 11000 sheep - he sells off 300 of every thousand yearly and this year he gets double price for them

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 18 November 1802

RB/837/884

Page 1 of 4

18 November 1802

I am sorry to see our Bank Stock so low as 176. I thought the price had fixed at 180, and that you would not let it go lower. You would see there was a £2900 Balance against us with Gilbert on Monday.

Cunningham has taken his station again to day and I have given him 15m out of the Chest so it is not now very strong. I forgot to say in my last that Willie may probably call on you for £50 on my account which please pay and debit SM & D.

I am almost every day getting orders for the Wine Merchants. Their wine seems to give great satisfaction. Some of the People tell me they never tasted any thing like it here this is very pleasing to me, for the ground I wish them to stand upon is having a superior article, no matter how little profit, that will always tell in the end. The Elder is a good Customer, not for his own drinking however. Your dining room Table is in great forwardness. It will divert you when you see it. The Baillie says he will be prosecuted for Forgery. There are some Royal Bank notes lying upon it. What Fortunes are making just now by Cattle & Sheep particularly the latter our Friend Robert Hope at Leadhills I hear had 11000 sheep - he sells of 300 of every thousand yearly and this year he gets double price for them.

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).



Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 18 November 1802

RB/837/884

Page 2 of 4

RSM

18 November 1802

Wm Simpson Esq

P

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 18 November 1802

RB/837/884

Page 3 of 4

I had a Line this morning from Wm Furling, who has not applied to us for years past for discounts - earnestly begging I would melt £1400 good Bills for him this day to enable him to oblige a particular Friend - I sent for him about half an hour ago and was full some time already and it was not our way to answer such sudden demands off the discount day, especially as it appeared to be not to serve him a Customer but some Friend we had nothing to do with. He said it was so but that Friend he was more anxious to serve than himself and there could be no delay for he was obliged to remit what he could this day to Edinburgh, so said I it is Scott Smith & Co. He owned it was. As the Bills are most undoubted and of short dates, I at last agreed to take £1000 of them and you see that sum is to be paid them tomorrow.

I think it right to mention this circumstance to you. It is clear these People are widing - Furling says they have certainly great Property, but that they are far too extensive. He will take care of himself with them however.

© NatWest Group 2022

I had a Line this morning from William Furling who has not applied to us for years past for discounts, earnestly begging I would melt £1400 good Bills for him this day to enable him to oblige a particular Friend. I sent for him and told him we had done our full sum this week already and it was not our way to answer such sudden demands off the discount day, especially as it appeared to be not to serve him a Customer but some Friend we had nothing to do with. He said it was so but that Friend he was more anxious to serve than himself and there could be no delay for he was obliged to remit what he could this day to Edinburgh, so said I it is Scott Smith & Co. He owned it was. As the Bills are most undoubted and of short dates, I at last agreed to take £1000 of them and you see that sum is to be paid them tomorrow.

I think it right to mention this circumstance to you. It is clear these People are widing - Furling says they have certainly great Property, but that they are far too extensive. He will take care of himself with them however.

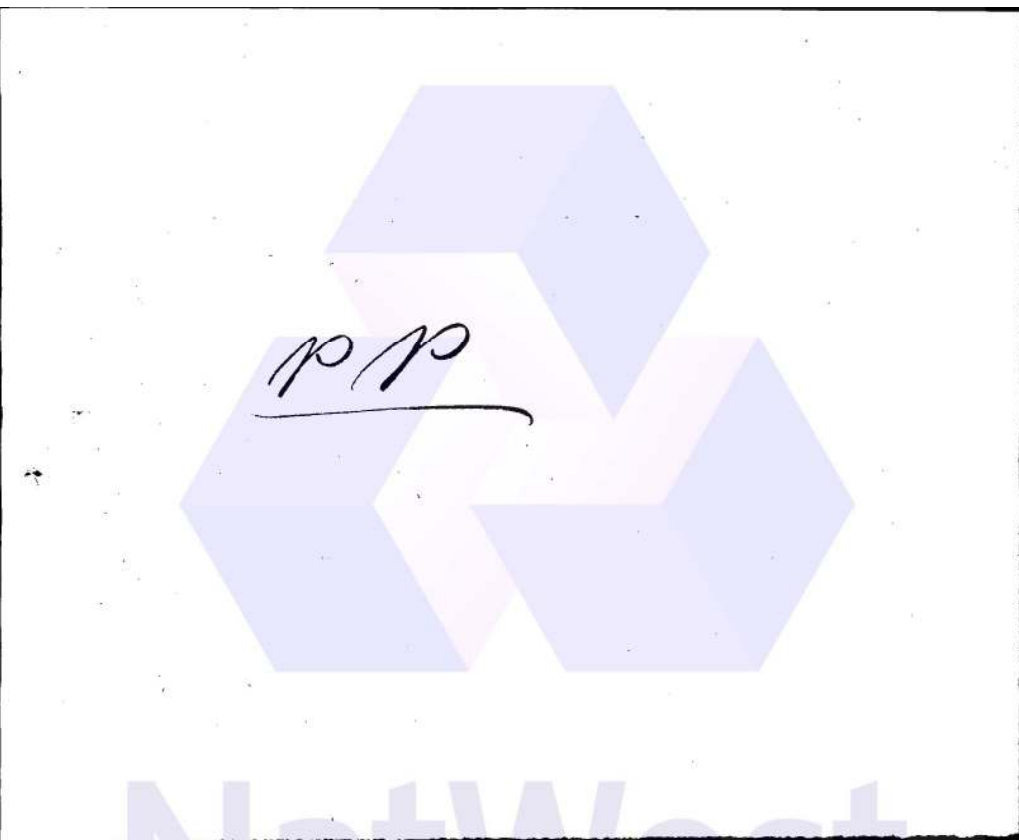
**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 18 November 1802

RB/837/884

Page 4 of 4



© NatWest Group 2022

PP

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).



Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 19 November 1802

RB/837/885

Page 1 of 2

19 November 1802

You guess right where the Cheese came from. I know not so extensive a dealer in that way as Mr Dale and he certainly serves his Customers on the easiest terms. He has bought to day 15 which was all that remained unsold of W Logan's Canal Shares, at 250 and I think it is a good Bargain. The dividends at present pay within a trifle of 5 per cent interest and they will always be rising. Poor Somervill who was supposed two years ago to have realised so great a Fortune to be now dying in a Prison – what a vain world. It is most unfortunate for the Country whisky should be so low. Our Police People tell me that all the nightly mischief going on here is to be ascribed solely to cheap whisky.

The Chest is quite empty, but a good sum has come in in to day's Exchange

19 Nov 1802

You guess right where the Cheese came from – I know not so extensive a dealer in that way as Mr Dale and he certainly serves his Customers on the easiest terms. He has bought to day 15 which was all that remained unsold of W Logan's Canal Shares – at 250 and I think it is a good Bargain – the dividends at present pay within a trifle of 5 per cent interest and they will always be rising – Poor Somervill was supposed two years ago to have realised so great a Fortune to be now dying in a Prison – what a vain world – it is most unfortunate for the Country whisky should be so low – our Police People tell me that all the nightly mischief going on here is to be ascribed solely to cheap whisky –

The Chest is quite empty – but a good sum has come in in to day's Exchange

© NatWest Group 2022

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 19 November 1802

RB/837/885

Page 2 of 2

The Tellers say after the Exchange to day there are not above 2m  
small Notes in the house - I can carry in to night's Box - but  
that will not carry us this next week - so pray send us as  
many by Tuesday's Box as it will hold if no better opportunity offers  
what in the world can have become of all you sent us lately!

19 Nov 1802

Wm Simpson Esq

R

© NatWest Group 2022

The Tellers say after the Exchange to day there are not above 2m small Notes in the house. 1m comes in to night's Box, but that will not carry us thro' next week, so pray send us as many by Tuesday's Box as it will hold if no better opportunity offers. What in the world can have become of all you sent us lately?

RSM

19 November 1802

Wm Simpson Esq

P

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

20 Nov<sup>r</sup> 1802 -

I shall take Auchie & Co's large Bill when I am satisfied fully of its goodness and that they will make a proper use of the Accommodation -

I do not admire the spirit of the Sermon sent you - but it was never preached or meant as a Sermon to his Flock - it is just a Squib - and it is clever enough - really your Doctor laid himself open to it -

It was a strange heathenish Idea of Drudgery his - I think you may give him a reading of it - but probably it would be sent him by the Author whom I know nothing of - so Dr Lindsay is apt releasing

Dunlop I don't much wonder at it tho' I did not suppose he had shewn out nor do I see any good Purpose it will answer - but pray does Durie continue to hold out - and Sir James - The R Bank I suppose

will do nothing - The mistake in the payment to Jay was entirely owing to Malcolm McMurich's awkward Figures in the Note given in to me - which made me take a 5 for a 1 - it is right enough in our Cash Book -

I have ordered the Tellers to repeat the Figures in the Note given in to me in future - I am going out to Dalbeath at 2 o'clock to see what the Elder is doing and walk in with him to a quiet dinner in Miller's Street. I shall see the Table and tell you all about it - it is just a Fancy Piece with Royal Bank Emblems -

Mr W you give the inclosed to Bob or Robertson when they call on Monday and tell them that Mr Hopkirk is anxious to have his Sherry as soon as possible

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 20 November 1802

RB/837/886

Page 1 of 2

20 November 1802

I shall take Auchie & Co's large Bill when I am satisfied fully of its goodness and that they will make a proper use of the accommodation. I do not admire the spirit of the sermon sent you, but it was never preached or meant as a sermon to his Flock - it is just a Squib, and it is clever enough. Really your Doctor laid himself open to it. It was a strange heathenish Idea of Drudgery his. I think you may give him a reading of it, but probably it would be sent him by the author whom I know nothing of. So John Lindsay is against releasing Dunlop I don't much wonder at it tho' I did not suppose he would stand out nor do I see any good Purpose it will answer. But pray does Durie continue to hold out, and Sir James. The R Bank I suppose will do nothing. That mistake in the payment to Jay was entirely owing to Malcolm McMurich's awkward Figures in the Note given in to me, which made me take a 5 for a 1. It is right enough in our Cash Book. I have ordered the Tellers to repeat the Figures in the notes given in to me in future.

I am going out to Dalbeath at 2 o'clock to see what the Elder is doing and walk in with him to a quiet dinner in Miller's Street. I shall see the Table and tell you all about it. It is just a Fancy Piece with Royal Bank Emblems.

Will you give the inclosed to Bob or Robertson when they call on Monday and tell them that Mr Hopkirk is anxious to have his Sherry as soon as possible.

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).



Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 20 November 1802

RB/837/886

Page 2 of 2

RSM

20 November 1802

Wm Simpson Esq

P

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

22 Nov 1802

The Cheesemonger saw your Thanks with his own Eyes - none of his Daughters go to Edin this winter - I shall be happy to see Hawk's Eye tomorrow and hope he will take his Bed with us, no place I think he can go so properly to as to the Royal Bank and it will not put us to the least Inconvenience - we have two spare Beds - he shall be at Liberty to ramble about as he pleases all day only I will trust to his taking his Toddy with me at night - Tell him this as I suppose he will not come off in the 7 o'clock Coach - I shall try to get the Tellers Balances before this is shut and note them to you - there is just 3m Large and 1m small in the Chest - I am sorry that I shall be obliged to meet with the assessors at 5 tomorrow afternoon - for we cant know and may be kept till 9 or 10 - but we shall expect Mr More to dinner about 4 - you make ones Teeth water with the acid of your Garden - I wish my Pot were at the Lug of it - and my wife says such fine Grapes as you gave her she never tasted - Barebones must be good soil notwithstanding its height - I had a very agreeable walk to Dalbeath on Saturday - and came in in the Chaise with the Laird Lady and two Bairs to a sober dinner on Miller Street - drank 3 Glasses and came off half after 5 - this is what I like - the Laird is making great Improvements in consequence of his late Purchases - your Table is just a Conceit about 18 Inches dimensions with Bank Notes etc upon it - I am sorry Friend James with a smiling Face - Jamie Buchan will tell you that they are in hopes of an amicable settlement with Mcadam

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 22 November 1802

RB/837/888

Page 1 of 2

22 November 1802

The Cheesemonger saw your Thanks with his own Eyes. None of his daughters go to Edinburgh this winter. I shall be happy to see Hawk's Eye tomorrow and hope he will take his Bed with us, no place I think he can go so properly to as to the Royal Bank and it will not put us to the least Inconvenience. We have two spare Beds. He shall be at Liberty to ramble about as he pleases all day only I will trust to his taking his Toddy with me at night. Tell him this as I suppose he will not come off in the 7 o'clock coach. I shall try to get the Tellers Balances before this is shut and note them to you. There is just 3m Large and 1m small in the Chest. I am sorry that I shall be obliged to meet with the assessors at 5 tomorrow afternoon, for the last time and may be kept till 9 or 10, but we shall expect Mr More to dinner about 4.

You make one's Teeth water with the account of your Garden. I wish my Pot were at the Lug of it, and my wife says such fine grapes as you gave her she never tasted. Barebones must be good soil notwithstanding its height. I had a very agreeable walk to Dalbeath on Saturday, and came in in the Chaise with the Laird Lady and two Bairs to a sober dinner on Miller Street - drank 3 Glasses and came off half after 5 - this is what I like. The Laird is making great improvements in consequence of his late Purchases. Your Table is just a Conceit about 18 Inches dimensions with Bank Notes etc upon it.

In comes Friend James with a smiling Face. Jamie Buchan will tell you that they are in hopes of an amicable settlement with Mcadam.

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

I have a line from Miss Aitchison with an account of a most horrible outrage by some Coalliers at Airdrie they rifled and destroyed the house of a peaceable inhabitant and so maltreated 4 People that one is dead and another dying - wanted to murder an Infant with which the mother happily escaped - Mr Baron Baillie at last got them secured and they are in Hamilton Gaol - what a shocking Conspiracy this is in London I can hardly think there are such Miscreants in the Kingdom as to attempt any thing like what is supposed - we have to Day a Letter from Down about the French Bill and the Dollars - both I hope will be got in a few Days -

Adm  
22 Nov 1802

Wm Simpson Esq  
P

To a Select - Miss Balcanquhall not yet ready - but I see they have plenty of Notes both great & small so a great many must have come in since Friday - and we shall get in a heap tomorrow morning - so Mr More may bring 5 or 6m small and a few large as you please - 10 or 20m - Cunningham Ross & Lumsdain I see have about 60m large and Peterkin not come in from Dinner - he will have at least 20m - Peterkin is just come in he has 20m large

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 22 November 1802

RB/837/888  
Page 2 of 2

I have a line from Miss Aitchison with an account of a most horrible outrage by some Coalliers at Airdrie. They rifled and destroyed the house of a peaceable inhabitant and so maltreated 4 People that one is dead and another dying - wanted to murder an Infant with which the mother happily escaped. The Baron Baillie at last got them secured and they are in Hamilton Gaol.

What a shocking Conspiracy this is in London I can hardly think there are such Miscreants in the Kingdom as to attempt any thing like what is supposed.

We have to day a Letter from Down about the French Bill and the Dollars - both I hope will be got in a few days.

RSM  
22 November 1802

Wm Simpson Esq  
P

6 o'clock - the Balances not yet ready, but I see they have plenty of Notes both great & small so a great many must have come in since Friday, and we shall get in a heap tomorrow morning's Exchange, so Mr More may bring 5 or 6m small and a few large as you please. 10 or 20m. Cunningham Ross & Lumsdain I see have about 60m large and Peterkin not come in from Dinner - he will have at least 20m. Peterkin is just come in he has 20m large.

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).



23 Nov 1802

I shall be looking for your Counsellor and his Bags  
about 10 o'clock when I come from the assessors -  
it's pity he did not come last night and see the  
Bustle of to day - its wonderful how hungry the  
People here are for money and how much it takes  
to satisfy them - I am in terror for our extensive  
Traders and much fear there will be a Crash  
among them ere long - and how will they do in  
London when such an immense Sum of Omnium  
must be paid up - Things look rather gloomy  
You see by the inclosed the Chest is pretty  
strong - I have given out 10m to Lumsdain since the  
morning - I send Bob another  
order from the Elder - it was Sherry he  
wanted and it is arrived

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 23 November 1802

RB/837/892

Page 1 of 2

23 November 1802

I shall be looking for your Counsellor and his Bags about 10 o'clock when I come from the assessors. It's pity he did not come last night and see the Bustle of to day. It's wonderful how hungry the People here are for money and how much it takes to satisfy them. I am in terror for our extensive Traders and much fear there will be a Crash among them ere long, and how will they do in London when such an immense sum of Omnium must be paid up. Things look rather gloomy.

You see by the inclosed the Chest is pretty strong. I have given out 10m to Lumsdain since the morning. I send Bob another order from the Elder - it was Sherry he wanted and it is arrived.

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 23 November 1802

RB/837/892

Page 2 of 2

RSM

23 November 1802

Wm Simpson Esq

P

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

24 Nov 1802

These Balances and Blood drawings are as unaccountable as the Risings & Fallings of the Stocks - but I hope you will get at me next week - Friend James bids me say that he hopes to see you about Thursday next week when he & James McDowal intend going to Edin. to settle matters finally with McAdam - I wish it were done

The Counsellor and his Bags appeared about half past 10 last night but would not be prevailed upon to stay up stairs - all the wise men of the East seem to be smitten with the same disease - Mr Nimmo and our Porter were waiting him from the Coach and I have yet had little conversation with him - but as he is to dine with me we shall talk over the old Royal's affairs and drink your health -

I do not think it an answer for our Teller to pay away large orders - or that it would have any great Effect for them are not many orders in proportion for large sums - the great payouts are mostly for Bills discounted and then the Holders of the Bills must carry to the Teller least occupied otherwise they might be long detained - and then as to receiving large notes that must necessarily fall equally upon all the Tellers - for the great sums are mostly paid in a few minutes before 3 o'clock - there is then a great Crowd in the office and for dispatch each Teller must necessarily receive large or small notes as they come - but I shall talk to Mr More of this -

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 24 November 1802

RB/837/893

Page 1 of 2

23 November 1802

These Balances and Blood drawings are as unaccountable as the Risings & Fallings of the Stocks, but I hope you will get at me next week. Friend James bids me say that he hopes to see you about Thursday next week when he & James McDowal intend going to Edinburgh to settle matters finally with McAdam. I wish it were done.

The Counsellor and his Bags appeared about half past 10 last night but would not be prevailed upon to stay upstairs. All the wise men of the East seem to be smitten with the same disease. Mr Nimmo and our Porter were waiting him from the Coach. I have yet had little conversation with him, but as he is to dine with me we shall talk over the old Royal's affairs and drink your health.

I don't think it would answer for one Teller to pay away large orders, or that it would have any great Effect for there are not many orders in proportion for large sums - the great payouts are mostly for Bills discounted and these the Holders of the Bills must carry to the Teller least occupied otherwise they might be long detained, and then as to receiving large notes that must necessarily fall equally upon all the Tellers, for the great sums are mostly paid in a few minutes before 3 o'clock. There is then a great Crowd in the office and for dispatch each Teller must necessarily receive large or small notes as they come. But I shall talk to Mr More of this.

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).



Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 24 November 1802

RB/837/893

Page 2 of 2

RSM

24 November 1802

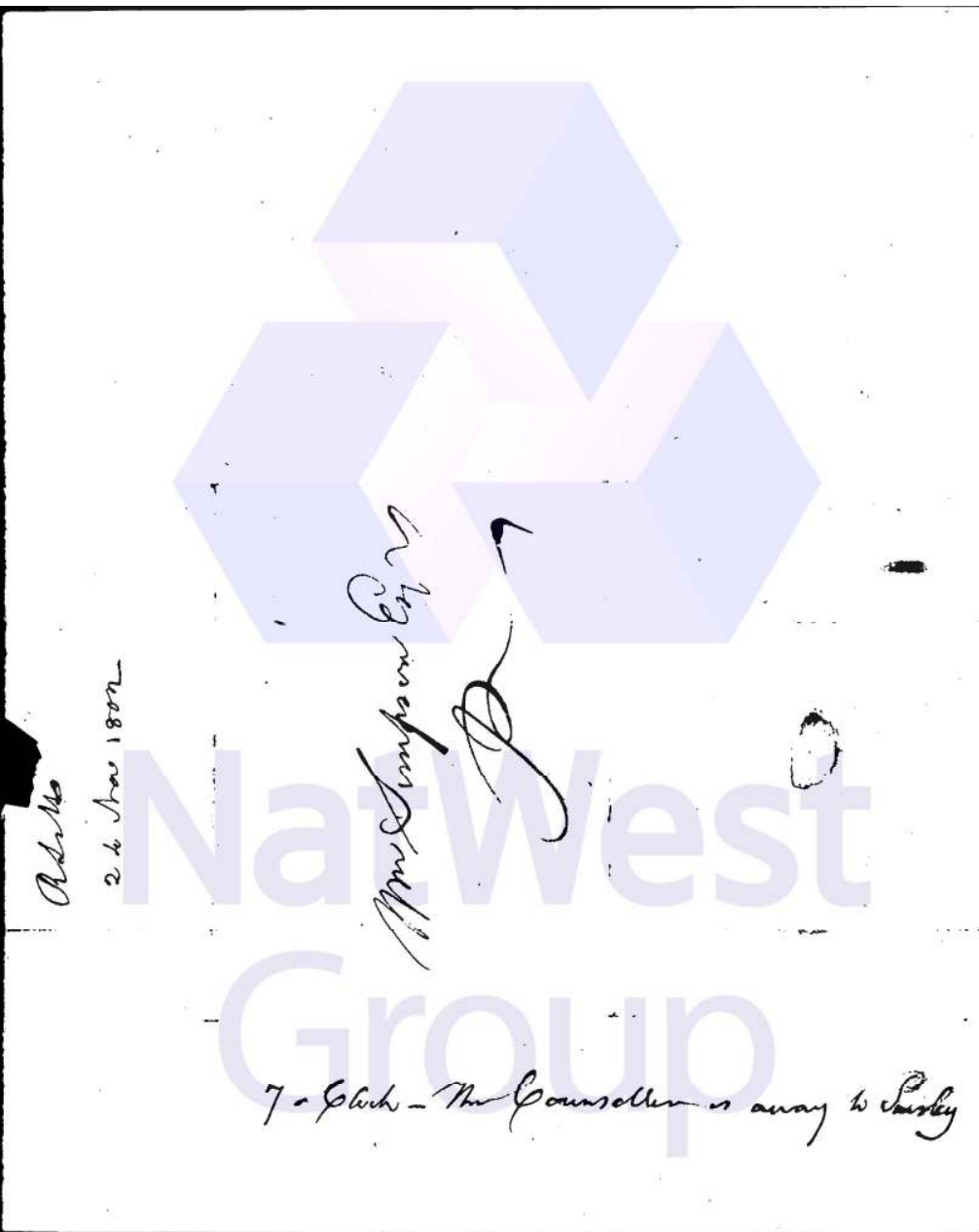
Wm Simpson Esq

P

7 o'clock – the Counsellor is away to Paisley

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).



25 Nov 1802

The story is that 40m is offered for Cairnbrae but I have not heard by whom and I can not believe it - for the particular spots near Town sell at most extravagant prices and Robert Mcnair gives £200 per acre for 3 acres near his place - yet I do not find that large pieces of Land go off so well - It is true 5m is offered for the Black Bull Inn which belongs to the Highland Society and their Preses George Mackintosh told Mr Dale they expected more - and it must be just to pull it down and erect warehouses etc. It is to be sure a fine situation and the ground behind will grow a long front to Virginia Street -

The Counsellor went to Paisley last night to return this morning but he has not yet cast up he talked of going home to day - but I hope he will at least wait to morrow's Coach -

Pray tell M R & Co we have their letter but I delay answering it till tomorrow that I may at same time return the Bill they send me for acceptance.

From the return of that Bill on Provand & Baird I suppose it must be all over with them, and it is no more than I have long expected. We have none of their Paper - with all our fighting and all our Fears it is wonderful how well our Bills are paid and how quickly our returned Bills are taken up -

© NatWest Group 2022

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 25 November 1802

RB/837/894

Page 1 of 2

25 November 1802

The story is that 40m is offered for Cairnbrae, but I have not heard by whom and I can not believe it, for tho' particular spots near Town sell at most extravagant prices and Robert Mcnair gives £200 per acre for 3 acres near his place, yet I do not find that large pieces of Land go off so well. It is true 5m is offered for the Black Bull Inn which belongs to the Highland Society and their Preses George Mackintosh told Mr Dale they expected more. It must be just to pull it down and erect Warehouses etc. It is to be sure a fine situation and the ground behind will give a long Front to Virginia Street.

The Counsellor went to Paisley last night to return this morning but he has not yet cast up. He talked of going home to day, but I hope he will at least wait tomorrow's Coach.

Pray tell M R & Co we have their letter but I delay answering it till tomorrow that I may at same time return the Bill they send me for acceptance.

From the return of that Bill on Provand & Baird I suppose it must be all over with them, and it is no more than I have long expected. We have none of their Paper - with all our fighting and all our Fears it is wonderful how well our Bills are paid and how quickly our returned Bills are taken up.

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 25 November 1802

RB/837/894

Page 2 of 2

RSM

25 November 1802

Wm Simpson Esq

P

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).



26 Nov 1802

I shall let the little King know what you say first time he calls - These young West India Traders are not very desirable Customers - We have a Failure today of one in that Line or rather in the Bahamas Trade - Alex<sup>r</sup> Ritchie & Co - Ritchie was Peter Colquhoun's Partner, a very sober industrious man after their Failure he got his discharge and set out in that Trade and which he was under and he had made a large Fortune and till within these few Days I considered him as one of our most fortunate Traders - but he has had a very expensive Family his Son went out to New Providence and it seems has lost deeply by Speculations there - The house owes I hear 23m - it is uncertain what their Funds will produce - Their Creditors must be chiefly in England - they had no Transactions with us We have just 7 of their Acceptances to our Customers

3 to Duncan McFarlane Co Hosiers 663.13.8

4 to W Stirling & Sons 2104.4

I do not apprehend any Danger from them  
The Counsellor left us this morning and I hope is safe with you by this time. I regretted much his not staying a day or two with us - How do you like the King's Speech - I think it very good and shows something is like to go on on the Continent

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 26 November 1802

RB/837/1473

Page 1 of 2

26 November 1802

I shall let the little King know what you say first time he calls. These young West India Traders are not very desirable Customers. We have a Failure today of one in that Line or rather in the Bahamas Trade - Alexander Ritchie & Co. Ritchie was Peter Colquhoun's Partner, a very sober industrious man. After their Failure he got his discharge and set out in that Trade in which it was understood he had made a large Fortune and till within these few days I considered him as one of our most fortunate Traders. But he has had a very expensive Family. His Son went out to New Providence and it seems has lost deeply by Speculations there. The house owes I hear 23m. It is uncertain what their Funds will produce. Their Creditors must be chiefly in England - they had no Transactions with us. We have just 7 of their acceptances to our Customers

3 to Duncan McFarlane Co Hosiers 663.13.8

4 to W Stirling & Sons 2104.4 -

I do not apprehend any danger from them.

The Counsellor left us this morning and I hope is safe with you by this time. I regretted much his not staying a day or two with us. How do you like the King's Speech - I think it very good and shows something is like to go on on the Continent.

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 26 November 1802

RB/837/1473

Page 2 of 2

RSM

26 November 1802

[pencil annotation in a different hand:] West India

Wm Simpson Esq

P

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 27 November 1802

RB/837/896

Page 1 of 2

27 Nov<sup>r</sup> 1802

27 November 1802

I am quite satisfied with the Postmaster's Arrangement - and do not apprehend the least Danger if there is an armed Driver and strong Box & Locks especially after hanging the two Robbers. I heard the Story of Lord Selkirk going to America and I imputed it as you do as it can be imputed to nothing else but Madness - but I had no Idea they had such an Estate as you mention they have long been a discontented Family - I did not hear of Lord Buchan from the same Cause & he follows the same Course. It has been said that Garthland was going out to the West Indies and if he goes there is little chance I think of his living many weeks there. Poor Fellow what he has suffered by his miserable Connections. I did not before hear of James going with him - I wonder Henry's Creation is delayed so long if any thing were ailing our good King he might be disappointed - he did not take one of Lord Leven's Titles - Lindsay must have greatly changed his mind since Tuesday last if he has agreed to discharge - but I shall see if I can meet with him before I shut this. I have been calling for Lindsay but both he and his Partner Smith are gone to the Country - Ritchie owes about 30m - £3300 to Stirlings there are only other 4 Creditors here. They expect to pay all.

© NatWest Group 2022

I am quite satisfied with the Postmaster's arrangement, and do not apprehend the least danger if there is an armed Driver and strong Box & Locks especially after hanging the two Robbers.

I heard the Story of Lord Selkirk going to America and I imputed it as you do as it can be imputed to nothing else but Madness. But I had no idea they had such an Estate as you mention. They have long been a discontented Family. I should not wonder if Lord Buchan from the same Cause should follow the same Course.

It has been said that Garthland was going out to the West Indies and if he goes there is little chance I think of his living many weeks there. Poor Fellow what he has suffered by his miserable Connections. I did not before hear of Jamie going with him. I wonder Henry's Creation is delayed so long if any thing were ailing our good King he might be disappointed. He should not take one of Lord Leven's Titles.

Lindsay must have greatly changed his mind since Tuesday last if he has agreed to discharge, but I shall see if I can meet with him before I shut this.

I have been calling for Lindsay but both he and his Partner Smith are gone to the Country. Ritchie owes about 30m - £3300 to Stirlings there are only other 4 Creditors here. They expect to pay all.

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

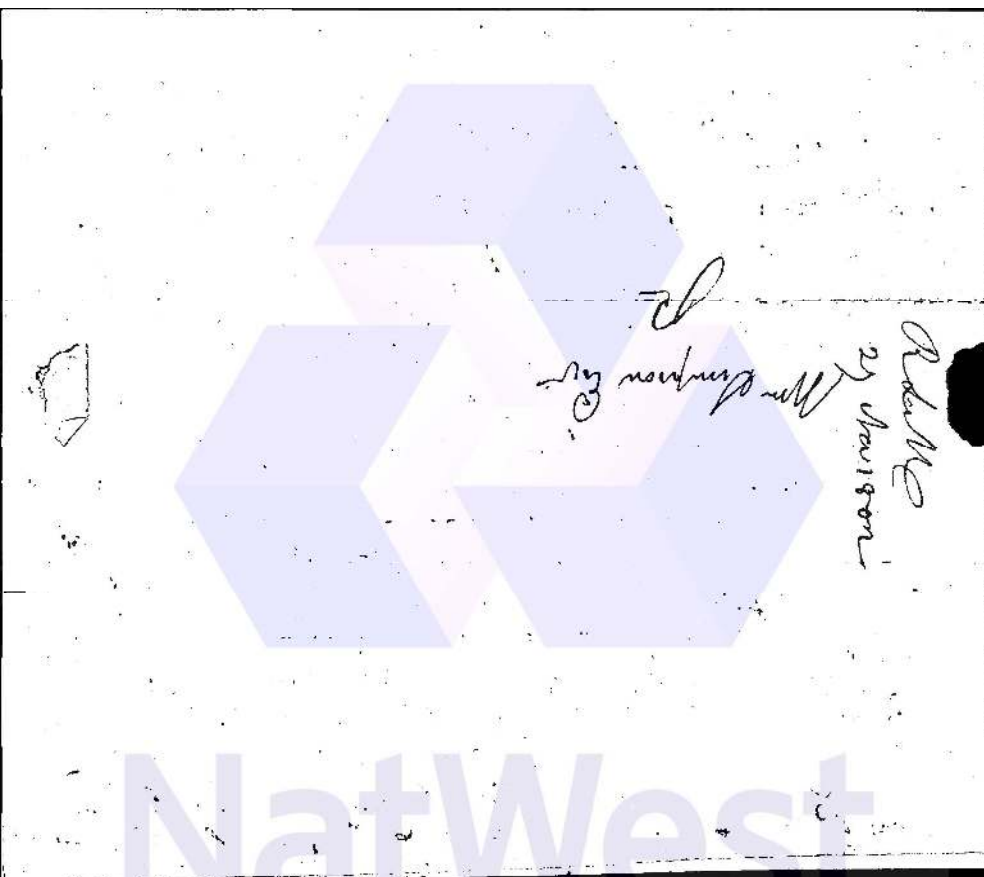
Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).



**Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 27 November 1802**

RB/837/896

Page 2 of 2



© NatWest Group 2022

RSM

27 November 1802

Wm Simpson Esq

P

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

29 Nov 1802

I comprehend as little as you do what Mr Addington says about the floating debt. I thought it had been nearly swept away by the Loan last Spring and that our last & present Ministry had great merit in always keeping it down to a small sum. 28 millions was no small sum. I still suppose ~~any~~ part of the Loan and the Excess of the Revenue together has brought it down to 23. I have been reading over all the debates and am no wiser than I was but on the whole I do not think we shall have war. Fox is wonderfully moderate. — Indeed you give us more Credit than we are entitled to as to A Ritchie & Co. Till within these 10 days I should have reckoned his name as good as any in Glasgow. There are just 5 Glasgow houses in with them and I think they can bear it well enough. Poor John Bull will be the chief sufferer. — Mr Dale has got his Transference to the Canal Stock it is from Hoar the Banker. I doubt he has got the small Omnium. — Friend James was only to be in Edinburgh Thursday this week — and he is doubtful they will not get their matters ready for going in so soon. — He tells me Jamie Macdowal is actually going out to the West Indies — and not Garthland. — The Bill you mention is right enough 10d in our Books — it was just an Error in Dickie transcribing. — A Hamilton man tells me just now that the old Paisley Bank is to set up a branch there. There will be no end of Banks & Branches till we get an Explosion. Did you see the Correspondence about the Dumfries Bank?

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 29 November 1802

RB/837/898

Page 1 of 2

29 November 1802

I comprehend as little as you do what Mr Addington says about the floating debt. I thought it had been nearly swept away by the Loan last spring and that our last & present ministry had great merit in always keeping it down to a small sum. 28 millions was no small sum. I still suppose part of the Loan and the Excess of the Revenue together has brought it down to 23. I have been reading over all the debates and am no wiser than I was but on the whole I do not think we shall have war. Fox is wonderfully moderate.

Indeed you give me more Credit than we are entitled to as to A Ritchie & Co. Till within these 10 days I should have reckoned his name as good as any in Glasgow. There are just 5 Glasgow houses in with them and I think they can bear it well enough. Poor John Bull will be the chief sufferer.

Mr Dale has got his Transference to the Canal Stock. It is from Hoar the Banker. I doubt he has got too much Omnium. Friend James was only to be in Edinburgh Thursday this week, and he is doubtful they will not get their matters ready for going in so soon. He tells me Jamie Macdowal is actually going out to the West Indies, and not Garthland.

The Bill you mention is right enough 10d in our Books — it was just an Error in Dickie transcribing. A Hamilton man tells me just now that the old Paisley Bank is to set up a branch there. There will be no end of Banks & Branches till we get an Explosion. Did you see the Correspondence about the Dumfries Bank?

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 29 November 1802

RB/837/898

Page 2 of 2

RSM

29 November 1802

Wm Simpson Esq

P

NatWest  
Group

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).



30 Nov 1802 -

This young Dunlop must like his Father be a forward petulant  
Lad as every body says he is - I have not to my Knowledge  
seen him since he was a Child in his Father's house - what  
he said however about Durie may have some Foundation  
I recollect no particular assertion but when Bogle of  
Daldowie and others were bothering me about James Dunlop's  
discharge I dare say I may have said to them that since  
Simon Fraser had come in I had no doubt Durie would  
follow - but this I would only say as a mere Conjecture  
Opinion - indeed from what you write me at the time  
Simon's Letter came - I had no doubt the Business was  
at an end and that there would be no Opposition to the discharge  
I have not yet met with Lindsay to know what he  
has done - In the Month really to oppose the discharge  
I should think it hardly worth while -

Young Ritchie must be a foolish Lad - the Father's  
Misfortune is ascribed entirely to the Folly & Extravagance  
of his Family - but by what Stirling's Clerk tells me there  
is likely to be no Loss to the Creditors - he saw the state  
this morning - there is 33m debt - and above 50m  
to pay it and he thinks not above 15 of the 50  
can be considered as desperate - it is expected  
the Creditors will allow Ritchie to go on to wind  
up his own affairs - perhaps it is the best plan  
but I have seen an end of these supercedures -  
What heavy demands on us for discounts last night - and  
what a Heap of Bills we send you to day - I cannot  
understand what Gilbert is doing

Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 30 November 1802

RB/837/899

Page 1 of 2

30 November 1802

This young Dunlop must like his Father be a forward petulant Lad as every body says he is. I have not to my Knowledge seen him since he was a Child in his Father's house. What he said however about Durie may have some Foundation. I recollect no particular assertion but when Bogle of Daldowie and others were bothering me about James Dunlop's discharge I dare say I may have said to them that since Simon Fraser had come in I had no doubt Durie would follow. But this I would only say as a mere Conjecture Opinion. Indeed from what you wrote me at the time Simon's letter came, I had no doubt the Business was at an end and that there would be no opposition to the discharge. I have not yet met with Lindsay to know what he has done. Is the Bank really to oppose the discharge. I should think it hardly worth while.

Young Ritchie must be a foolish lad. The Father's misfortune is ascribed entirely to the Folly & Extravagance of his Family. But by what Stirling's Clerk tells me there is likely to be no Loss to the Creditors. He saw the state this morning. There is 33m debt, and above 50m to pay it and he thinks not above 15 of the 50 can be considered as desperate - it is expected the Creditors will allow Ritchie to go on to wind up his own affairs. Perhaps it is the best plan but I never see an end of these supercedures.

What heavy demands on us for discounts last night, and what a Heap of Bills we send you to day. I cannot understand what Gilbert is doing.

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).

We gave Auchie & Co 25 days' Interest on their Dollars deducted from to day's discounts - but they haggled with me for 28 Days - as they say the money was recd by Down the 25<sup>th</sup> and that not only the 5 days should be added to the 20 days we allow for London money - but also 3 days for the 3 days of Grace we allow on London Bills - I told them they were very well off about that we never allowed more than 25 days - all agree that in the case 28 days is no more than we give for Bills on London - Do you think we should extend it to that - It's wonderful your having Rain - while we have had the finest fair weather here for a long time past

Robert  
30 Nov 1802

Wm Simpson Esq

*[Handwritten flourish]*

Tell Bob or Robertson that I think it needless to write them of that payout from Wm Taylor - they'll know it is the amt of his wine and as I have done to let them take care to give him Credit he is much pleased with the wine - Dr Watson a Cousin of mine from India where he has been 25 yrs has just been dining with me - a very fine Chield - came west on purpose to see me and returns tomorrow morning to Edin

**Letter from Robert Scott Moncrieff, joint Glasgow agent of the Royal Bank of Scotland, to William Simpson, the bank's cashier, 30 November 1802**

RB/837/899  
Page 2 of 2

We gave Auchie & Co 25 days' Interest on their dollars deducted from to day's discounts, but they haggled with me for 28 days, as they say the money was received by Down the 25<sup>th</sup> and that not only the 5 days should be added to the 20 days we allow for London money, but also 3 days for the 3 days of Grace we allow on London Bills. I told them they were very well off and that we never allowed more than 25 days. To be sure 28 days is no more than we give for Bills on London. Do you think we should extend it to that?

It's wonderful your having Rain, while we have had the finest fair weather here for a long time past.

RSM  
30 November 1802

Wm Simpson Esq  
P

Tell Bob or Robertson that I think it needless to write them of that payout from William Taylor. They'll know it is the amount of his wine account and as I have discharged it let them take care to give him Credit. He is much pleased with the wine. Dr Watson a cousin of mine from India where he has been 25 years has just been dining with me - a very fine Chield - came west on purpose to see me and returns tomorrow morning to Edinburgh.

**Note on transcriptions:** the above transcriptions are not definitive. For clarity, we have modernised some spellings, expanded abbreviations and added select punctuation and capitalisation. Uncertain transcriptions are in grey. All quotations should be based upon the original source, pictured here; please do not rely upon the transcriptions.

Citation guidance is available [here](#) and a user guide, including help with some of the people, places and events referred to in the letters, is available [here](#).